

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

In re:

**Ismael Gonzalez Pavon and Penny Cockman**

**Pavon**

S.S. Nos.: xxx-xx-2983 and xxx-xx-5357

Mailing Address: 612 West 6th Street, Siler City, NC 27344-

**Case No. 11-81045**

Debtors.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on June 28, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 19, 2011

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtors  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

# CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 6/21/11

Lastname-SS#: Payon-2983

## RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Coastal States		103 N. Garden Ave.
Chatham County Tax		103 N. Garden Ave.
Chatham County Tax		612 W. 6th St.

## SURRENDER COLLATERAL

Creditor Name	Description of Collateral

## ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See t)
Coastal States			**
Chatham County Tax			**
Chatham County Tax			**
			**
			**
Bank of America			**
			**
			**
			**

## REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

## LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Bank of America		\$863	N/A	n/a	\$863.00	612 W. 6th St.
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

## STD - SECURED DEBTS w/ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

## STD - SECURED DEBTS w/ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Wells Fargo		\$5,829	5.00		\$119.48	2000 Ford Mustang
Wells Fargo		\$20,559	5.00		\$421.43	2009 Ford Escape
HSBC		\$2,293	5.00		\$47.00	2006 Suzuki Motorcycle
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)	Amount
Law Offices of John T. Orent, P.C.	\$2,800
SECURED TAXES	Secured Amt
IRS Tax Liens	
Real Property Taxes on Retained Realty	
UNSECURED PRIORITY DEBTS	Amount
IRS Taxes	
State Taxes	
Personal Property Taxes	
Alimony or Child Support Arrearage	
CO-SIGN PROTECT (Pay 100%)	Int. % Payoff Amt
All Co-Sign Protect Debts (See*)	
GENERAL NON-PRIORITY UNSECURED	Amount**
DMI= None(\$0)	None(\$0)

## PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,538** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Per Month: **3.32** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

\* = May include up to 2 post-petition payments.

\* Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan\_MD (DeSardi Version 1/12/10) © LOJTO

## Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

## **CERTIFICATE OF SERVICE**

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Kaelyn McCollum

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Kaelyn McCollum

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

NC Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

Creditors Interchange  
80 Holtz Drive  
Buffalo, NY 14240

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

Allied Interstate Inc.\*\*  
3000 Corporate Exchange Drive  
5th Floor  
Columbus, OH 43231

Dell Financial Services\*\*\*  
Customer Services  
Post Office Box 81585  
Austin, TX 78708-1585

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Bank of America Home Loans  
Post office Box 5170  
Simi Valley, CA 93062-5170

Dell Preferred Account  
Payment Processing Center  
P.O. Box 6403  
Carol Stream, IL 60197-6403

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Capital One \*\*  
Post Office Box 30285  
Salt Lake City, UT 84130-0285

Federal Housing Authority\*\*  
Department of HUD  
1500-401 Pine Croft Road  
Greensboro, NC 27407

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Central Carolina Hospital  
Post Office Box 740778  
Atlanta, GA 30374-0778

HSBC  
Post Office Box 80084  
Salinas, CA 93912

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

Central Carolina Surgical  
1139 Carthage Drive Suite 110  
Sanford, NC 27330

HSBC Card Services  
Post Office Box 80084  
Salinas, CA 93912-0084

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

Chase Cardmember Service\*\*  
Post Office Box 15298  
Wilmington, DE 19850-5298

HSBC Card Services\*\*  
Post Office Box 81622  
Salinas, CA 93912-1622

Internal Revenue Service (ED)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

Chatham County Tax Administrator  
Post Office Box 908  
Pittsboro, NC 27312

IC Systems, Inc.  
444 Highway 96 East  
Post Office Box 64437  
Saint Paul, MN 55164-0437

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

Coastal States Mortgage  
600 Corporate Drive, Suite 620  
Fort Lauderdale, FL 33334

Juniper  
c/o Barclays Bank  
Post Office Box 13337  
Philadelphia, PA 19101-3337

NCO Financial  
507 Prudential Road  
Horsham, PA 19044

NCO Financial Services  
PO Box 12100  
Trenton, NJ 08650

North Carolina Anesthesia  
Post Office Box 281175  
Atlanta, GA 30384

Suzuki  
c/o HSBC Retail Services  
Post Office Box 15521  
Wilmington, DE 19850-5521

The Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

United Recovery Systems, Inc.  
Post Office Box 722929  
Houston, TX 77272-2929

Verizon Wireless Bankruptcy\*\*\*\*  
Administration  
Post Office Box 3397  
Bloomington, IL 61702-3397

Wells Fargo Dealer Services\*\*\*  
Post Office Box 168048  
Irving, TX 75016-8048